

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

IN RE: )  
 )  
 Brian Ray Wenger ) CASE NO: 19-02717-eg  
 Ashley Marie Wenger )  
 ) CHAPTER 13  
 )  
 DEBTORS. )  
 \_\_\_\_\_ )

**NOTICE OF CERTIFICATION OF PLAN COMPLETION AND REQUEST FOR DISCHARGE**

To: The Trustee and to all creditors and parties in interest:

The above-referenced debtors filed papers with the court to request a discharge pursuant to 11 U.S.C. § 1328(a) in the above case.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to grant the debtors a discharge or if you have any reason to believe that the provisions of 11 U.S.C. § 522(q)(1) apply to these debtors or that there is pending any proceeding in which the debtors may be found guilty of a felony of the kind described in 11 U.S.C. § 522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. § 522(q)(1)(B), or you want the court to consider your views on this Notice, then within fourteen (14) days of service of this notice, you or your attorney must:

File with the court a written response, return, or objection at: 1100 Laurel Street, Columbia, SC 29201

Responses, returns, or objections filed by an attorney must be electronically filed in [ecf.scb.uscourts.gov](http://ecf.scb.uscourts.gov).

If you mail your response, return, or objection to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also send a copy to:

Robert R. Meredith Jr.  
Elizabeth R. Heilig  
Attorneys for Debtor  
2411 North Oak St., Ste 107  
Myrtle Beach, SC 29577

Brian Ray Wenger  
Ashley Marie Wenger  
103 Lucille Lane  
Hemingway, SC 29554

Attend the hearing scheduled to be heard on June 6, 2024, at 10:30 a.m., at 145 King Street, Room 225, Charleston, South Carolina 29401.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the certification or this notice and may enter an order granting that relief.

Date: 4/25/24

  
Robert R. Meredith, Jr., DC ID #06152  
[rm@meredithlawfirm.com](mailto:rm@meredithlawfirm.com)  
Elizabeth R. Heilig, DC ID #10704  
[ehelig@meredithlawfirm.com](mailto:ehelig@meredithlawfirm.com)  
Attorneys for Debtors  
Meredith Law Firm, LLC  
2411 North Oak Street, Suite 107  
Myrtle Beach, SC 29577  
843-445-6300/843-445-6304 (f)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

IN RE: )  
)  
**Brian Ray Wenger** ) **CASE NO: 19-02717-eg**  
**Ashley Marie Wenger** )  
) **CHAPTER 13**  
**DEBTORS.** )  
\_\_\_\_\_ )

**CERTIFICATION OF PLAN COMPLETION AND REQUEST FOR DISCHARGE**

The above-captioned debtors certify under penalty of perjury that the following are true and correct:

- 1) There has been no Court order that would deny the debtors the right to a discharge.
- 2) All payments due under the plan have been completed, including all payments required under 11 U.S.C. § 1322(b)(5).
- 3) Pursuant to 11 U.S.C. § 1328(a), all amounts payable for domestic support obligations due on or before the date set forth below (including any amounts due before the filing of the bankruptcy petition to the extent provided for by the plan) have been paid to:

Name: N/A  
Address: \_\_\_\_\_

The debtor's employer and address: JMW Enterprise of Georgetown, LLC, 567 Edgewater Drive, Georgetown, SC 29440

The joint debtor's employer and address: Genex Services, 2763 Meadow Church Road, Suite 110, Duluth, GA 30097


Claims that were not discharged pursuant to 11 U.S.C. § 523(a)(2) or (4): N/A.

Debts that were reaffirmed under 11 U.S.C. § 524(c): N/A.

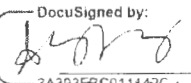
- 4) The provisions of 11 U.S.C. § 522(g)(1) are not applicable to this case under 11 U.S.C. § 1328(h) and there are no proceedings pending against the debtors of the kind described in 11 U.S.C. § 522(g)(1)(B).
- 5) The debtors have not received a discharge in a case filed under 7, 11, or 12 of this title during the 4-year period preceding the date of the order for relief under this chapter, or in a case filed under chapter 13 of this title during the 2-year period preceding the date of such order.
- 6) The debtors have either sought an exemption from or completed an instructional course concerning personal financial management described in 11 U.S.C. § 111 and has either previously filed Official Form 423 so certifying with the Court, or such certification and accompanying documents are being contemporaneously filed herewith.

The undersigned requests that a discharge be granted in accordance with 11 U.S.C. § 1328.

Date: 4/25/2024  
\_\_\_\_\_

DocuSigned by:  
  
9556C53F0DE49B  
**Brian Ray Wenger**

Date: 4/24/2024  
\_\_\_\_\_

DocuSigned by:  
  
3A323FBC011A42C  
**Ashley Marie Wenger**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

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	)	
Brian Ray Wenger	)	CASE NO: 19-02717-eg
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	)	CHAPTER 13
DEBTORS.	)	
_____	)	

CERTIFICATE OF SERVICE

I hereby certify that a copy of the Notice, Certification of Plan Completion and Request for Discharge was duly served upon the parties named below either by depositing said papers in the United States Mail at Myrtle Beach, South Carolina or electronically through CM/ECF.

**ELECTRONICALLY**


James M. Wyman  
Chapter 13 Trustee  
PO Box 997  
Mt. Pleasant, SC 29465-0997

US Trustee Region 4  
1835 Assembly Street #953  
Columbia, SC 29201-2448

**VIA US MAIL**

(SEE ATTACHED)

Date: 4/25/24

  
\_\_\_\_\_  
Kristi Keen, Paralegal to  
Robert R. Meredith, Jr., DC ID #06152  
[rm@meredithlawfirm.com](mailto:rm@meredithlawfirm.com)  
Elizabeth R. Heilig, DC ID #10704  
[ehelig@meredithlawfirm.com](mailto:ehelig@meredithlawfirm.com)  
Attorney for Debtors  
2411 North Oak Street, Suite 107  
Myrtle Beach, SC 29577  
Telephone: 843-445-6300  
Facsimile: 843-445-6304

Label Matrix for local noticing  
0420-2  
Case 19-02717-eg  
District of South Carolina  
Charleston  
Thu Apr 25 10:20:34 EDT 2024

BUREAUS INVESTMENT GROUP PORTFOLIO NO 15  
LLC  
PO Box 788  
Kirkland, WA 98083-0788

Bayview Loan Servicing, LLC  
4425 Ponce de Leon Blvd, 5th Floor  
Coral Gables FL 33146-1839

Campus USA Credit Union  
1900 Sw 34th Street  
Gainesville FL 32608-1269

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

(p)JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

Comenity Bank Bankruptcy Department  
PO Box 182125  
Columbus OH 43218-2125

Community Loan Servicing, LLC  
4425 Ponce De Leon Blvd., 5th Floor  
Coral Gable, FL 33146-1839

Directv, LLC  
by American InfoSource as agent  
PO Box 5008  
Carol Stream, IL 60197-5008

Financial Data Systems  
1638 Military Cutoff Road  
Wilmington NC 28403-5752

Amalgamated Loan Servicing  
PO Box 81226  
Seattle WA 98108-1300

Jesse A. P. Baker  
Aldridge Pite, LLP  
8880 Rio San Diego Drive  
Ste 725  
San Diego, CA 92108-1619

Bureaus Investment Group Portfolio No 15 LLC  
PO Box 788  
Kirkland, WA 98083-0788

Campus USA Credit Union  
Po Box 147029  
Gainesville FL 32614-7029

Capital One Bank/Justice  
PO Box 30258  
Salt Lake City UT 84130-0258

Citibank N.A.  
PO Box 790034  
Saint Louis MO 63179-0034

Comenity Bank/Marathon  
Po Box 182125  
Columbus OH 43218-2125

Credit One Bank  
Po Box 98873  
Las Vegas NV 89193-8873

ERC  
PO Box 57610  
Jacksonville FL 32241-7610

Finkel Law Firm  
PO Box 71727  
North Charleston SC 29415-1727

Ashley Funding Services, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Bayview Loan Servicing  
4425 Ponce de Leon Blvd  
5th Floor  
Miami FL 33146-1839

Timothy Calderwood  
Finkel Law Firm, LLC  
1201 Main Street  
Ste 1800  
Columbia, SC 29201-3294

Capital One Bank  
PO Box 30285  
Salt Lake City UT 84130-0285

Capital One, N.A.  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Citibank, N.A.  
701 East 60th Street North  
Sioux Falls, SD 57104-0432

Comenity Bank/Wayfair  
PO Box 182125  
Columbus OH 43218-2125

Creditors Collection Services  
4530 Old Cave Spring Road  
Roanoke VA 24018-3423

Encore Receivable Managment, Inc.  
400 North Rogers Road  
Olathe KS 66062-1212

First Citizens Bank & Trust  
Attn: Bankruptcy  
100 E Tyron Rd  
Raleigh NC 27603-3581

Fortiva Credit Card  
5 Concourse Parkway  
Atlanta GA 30328-5350

Genpac Services, LLC  
PO Box 4477  
Beaverton OR 97076-4401

Genpac Services, LLC  
PO Box 1969  
Southgate MI 48195-0969

Georgetown County Tax Assessor  
129 Screven Street  
Georgetown SC 29440-3641

Georgetown Times  
c/o Szabo Associates, Inc  
3355 Lenox Road NE, Suite 945  
Atlanta, GA 30326-1357

Global Credit & Collection Corporation  
Collections Department  
P.O. Box 129  
Linden MI 48451-0129

Granite State Management & Resources  
PO Box 3420  
Concord, NH 03302-3420

Elizabeth R Heilig  
Meredith Law Firm, LLC  
2411 N. Oak Street  
Suite 107  
Myrtle Beach, SC 29577-3165

Elizabeth R. Heilig  
Meredith Law Firm, LLC  
4000 Faber Place Drive  
Suite 120  
North Charleston, SC 29405-8585

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia PA 19101-7346

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o Robertson, Anschutz & Schneid, P.L.  
6409 Congress Avenue, Suite 100  
Boca Raton, FL 33487-2853

(p)KSERVICING WIND DOWN CORP  
ATTN NICOLE MANOS  
3370 N HAYDEN ROAD #123  
PMB 681  
SCOTTSDALE AZ 85251-6632

Kohl's  
PO Box 3043  
Milwaukee WI 53201-3043

LVNV Funding LLC  
PO Box 10587  
Greenville, SC 29603-0587

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

MUSC Health  
1 Poston Road Suite 350  
Charleston SC 29407-3431

Merchants & Medical Credit Corp.  
6324 Taylor Drive  
Flint MI 48507-4685

Robert R Meredith Jr  
Meredith Law Firm, LLC  
2411 N. Oak Street  
Suite 107  
Myrtle Beach, SC 29577-3165

Midland Credit Management, Inc.  
PO Box 2037  
Warren, MI 48090-2037

Navient  
PO Box 9500  
Wilkes Barre PA 18773-9500

Navient Solutions, LLC. on behalf of  
Ascendium Education Solutions Inc.  
Po Box 8961  
Madison WI 53708-8961

New Hampshire Higher Ed/Granite State  
Attn: Bankruptcy  
Po Box 2097  
Concord NH 03302-2097

OneMain Financial  
Attn: Bankruptcy  
601 Nw 2nd Street  
Evansville IN 47708-1013

Onemain  
PO Box 3251  
Evansville, IN 47731-3251

Optimum Outcomes Inc  
2651 Warrenville Rd Ste 500  
Downers Grove IL 60515-5559

PRA Receivables Management LLC  
POB 41067  
Norfolk, VA 23541-1067

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

PRA Receivables Management, LLC., as agent o  
Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk, VA 23541-1067

Justin D. Plean  
Robertson Anschutz & Schneid, PL  
6409 Congress Ave.  
Suite 100  
Boca Raton, FL 33487-2853

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Mary Powers  
Robertson, Anschutz, Schneid, Crane & Pa  
13010 Morris Road  
Suite 450  
Alpharetta, GA 30004-2001

QVC Document Page 6 of 6  
1200 Wilson Drive  
West Chester PA 19380-4262

Quantum3 Group LLC as agent for  
Comenity Bank  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
Comenity Capital Bank  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
GPCC I LLC  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
Second Round Sub LLC  
PO Box 788  
Kirkland, WA 98083-0788

(p)PAYPAL  
3505 SILVERSIDE RD  
STE 200  
WILMINGTON DE 19810-4905

South Carolina Department of Revenue  
PO Box 12265  
Columbia SC 29211-2265

Square Capital  
29053 Network Place  
Chicago IL 60673-1290

Square Capital  
c/o RMS  
PO Box 19253  
Minneapolis, MN 55419-0253

Synchrony Bank  
PO Box 965060  
Orlando FL 32896-5060

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk VA 23541-1021

Synchrony Bank by AIS InfoSource, LP as agen  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Synchrony Bank/Amazon  
PO Box 965060  
Orlando FL 32896-5060

Synchrony Bank/BP Card  
Attn: Bankruptcy  
PO Box 965060  
Orlando FL 32896-5060

Synchrony Bank/Care Credit  
PO Box 965061  
Orlando FL 32896-5061

TBF Financial, LLC  
870 Sheridan Rd.  
Highwood, IL 60040-1003

TD Bank USA, N.A.  
C O WEINSTEIN & RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

Target  
PO Box 9475  
Minneapolis MN 55440-9475

The Bank of Missouri  
PO Box 105555  
Atlanta, GA 30348-5555

US Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201-2448

U.S. Bank Trust National Association  
Selene Finance, LP  
Attn: BK Dept  
3501 Olympus Blvd, Suite 500  
Dallas, TX 75019-6295

U.S. Bank Trust National Association, not in  
Robertson, Anschutz, Schneid, Crane & Pa  
10700 Abbotts Bridge Road, Suite 170  
Duluth, GA 30097-8461

US department of education  
120 N Seven Oaks Drive  
Knoxville, TN 37922-2359

Verizon  
by American InfoSource as agent  
PO Box 4457  
Houston, TX 77210-4457

Waypoint Resource Group  
Attn: Bankruptcy  
Po Box 1081  
San Antonio TX 78294-1081

Ashley Marie Wenger  
103 Lucille Lane  
Hemingway, SC 29554-2920

Brian Ray Wenger  
103 Lucille Lane  
Hemingway, SC 29554-2920

World Omni Financial Corp  
Attn: Bankruptcy  
Po Box 991817  
Mobile AL 36691-8817

World Omni Financial Corp. Its Successor and  
Assigns  
c/o Weltman, Weinberg & Reis Co LPA  
965 Keynote Circle  
Brooklyn Heights, OH 44131-1829